

Information to identify the case:					
Debtor 1	<b>Kimberly Ann Covert</b>			Social Security number or ITIN	<b>xxx-xx-6910</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>16-23570-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly Ann Covert

12/13/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kimberly Ann Covert  
Debtor

Case No. 16-23570-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 13, 2021

User: mgut  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID	Recipient Name and Address
db	+ Kimberly Ann Covert, 138 Andlers Lane, Renfrew, PA 16053-9654
sp	+ Joseph M. Kecskemethy, 101 East Diamond Street, Butler, PA 16001-5923
cr	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Peoples TWP LLC, c/o Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14300644	+ FNB Consumer Discount Co., 156 S. Broad St., P.O. Box 8, Grove City, PA 16127-0008
14300646	+ Jennifer Duncan, 100 Andlers Lane, Renfrew, PA 16053-9654
14294635	+ KLM Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1541
14345673	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14294636	+ Robert G. Covert, 416 Mitchell Avenue, Butler, PA 16001-5467
14294637	+ Robert G. Covert, 138 Andlers Lane, Renfrew, PA 16053-9654
14363770	#+ Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14294638	+ Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14294639	+ Springleaf Financial Services of PA Inc., American General Financial Services Inc., c/o Shapiro DeNardo LLC, 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14300653	+ Stephanie Kobil, DMD LLC, 257 Pittsburgh Road, Butler, PA 16002-3953
15400674	+ U.S. Bank National Association, et. al., C/O Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14294641	+ Wilmington Savings Fund Society FSB as, Trustee, Carlsbad Funding Mortgage Trust, 500 Delaware Avenue, 11th Floor, Wilmington, DE 19801-1490

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Dec 14 2021 04:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, 4001 Embarcadero Drive, Arlington, TX 76014-4106
cr	+ Email/Text: ebnpeoples@grblaw.com		

District/off: 0315-2

User: mgut

Page 2 of 3

Date Rcvd: Dec 13, 2021

Form ID: 3180W

Total Noticed: 29

		Dec 13 2021 23:09:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	EDI: RECOVERYCORP.COM		
		Dec 14 2021 04:08:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14315344	EDI: PHINAMERI.COM		
		Dec 14 2021 04:03:00	Americredit Financial Services dba GM Financial, PO Box 183853, Arlington TX 76096
14303784	+ EDI: PHINAMERI.COM		
		Dec 14 2021 04:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14300643	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 13 2021 23:10:00	Department of Education/Nelnet, 121 S. 13th St., Lincoln, NE 68508-1904
14300645	EDI: PHINAMERI.COM		
		Dec 14 2021 04:03:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
14300648	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 13 2021 23:10:00	Nelnet/Dept. of Education, 121 S . 13th St., Lincoln, NE 68508-1904
14345673	+ Email/Text: ebnpeoples@grblaw.com		
		Dec 13 2021 23:09:00	Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14295020	EDI: RECOVERYCORP.COM		
		Dec 14 2021 04:08:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14300654	+ EDI: RMSC.COM		
		Dec 14 2021 04:03:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
14307270	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 13 2021 23:10:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
14364418	EDI: ECMC.COM		
		Dec 14 2021 04:03:00	US Department of Education, P.O. Box 16448, St. Paul, MN 55116-0448

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rushmore Loan Management Services, LLC
cr		U.S. Bank National Association, not in its individ
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	Americredit Financial Services Inc. dba GM Financ., P O Box 183853, Arlington, TX 76096-3853
14300647	*+	KLM Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1541
14300649	*+	Robert G. Covert, 416 Mitchell Avenue, Butler, PA 16001-5467
14300650	*+	Robert G. Covert, 138 Andlers Lane, Renfrew, PA 16053-9654
14300651	*+	Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14300652	*+	Springleaf Financial Services of PA Inc., American General Financial Services Inc., c/o Shapiro DeNardo LLC, 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702
14300656	*+	Victor Vouga, Esquire, 130 East Jefferson Street, Butler, PA 16001-5919
14300657	*+	Wilmington Savings Fund Society FSB as, Trustee, Carlsbad Funding Mortgage Trust, 500 Delaware Avenue, 11th Floor, Wilmington, DE 19801-1490
14300655	##+	Victor E. Vouga, 130 East Jefferson Street, Butler, PA 16001-5919
14294640	##+	Victor Vouga, Esquire, 130 East Jefferson Street, Butler, PA 16001-5919

TOTAL: 3 Undeliverable, 8 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: mgut

Page 3 of 3

Date Rcvd: Dec 13, 2021

Form ID: 3180W

Total Noticed: 29

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rushmore Loan Management Services LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor Kimberly Ann Covert Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Joshua I. Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
S. James Wallace	on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11